

Table 7: Bank Group-Wise Selected Ratios of Scheduled Commercial Banks: 2001 and 2002

(in per cent)

Ratios	As on March 31											
	State Bank of India and its Associates		Nationalised Banks		Regional Rural Banks		Foreign Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1. Cash-deposit ratio	7.86	7.77	8.29	7.14	4.58	7.06	6.60	6.27	7.85	6.67	7.89	7.21
2. Credit-deposit ratio	48.18	46.88	48.28	51.17	39.30	39.76	72.64	75.39	49.80	68.71	49.45	53.19
3. Investment-deposit ratio	50.36	52.86	43.29	43.46	22.98	21.26	60.42	54.40	45.39	58.40	45.79	47.91
4. (Credit + investment)-deposit ratio	98.55	99.74	91.58	94.63	62.28	61.03	133.06	129.79	95.19	127.12	95.24	101.10
5. Ratio of deposits to total liabilities	77.47	78.10	87.30	87.46	77.21	78.41	58.13	57.55	83.65	63.30	81.33	78.33
6. Ratio of term deposits to total deposits	63.36	63.49	64.61	64.54	56.62	55.58	70.39	67.52	75.98	76.08	65.71	65.65
7. Ratio of priority sector advances to total advances	29.07	28.89	31.53	31.66	73.10	73.08	21.12	21.57	24.44	16.83	30.28	28.74
8. Ratio of term-loans to total advances	32.86	35.31	37.23	37.28	59.22	57.00	46.10	48.75	32.48	60.55	36.73	42.24
9. Ratio of secured advances to total advances	88.60	87.69	88.46	87.06	93.99	94.94	61.22	65.06	85.91	91.73	86.17	86.63
10. Ratio of investments in non-approved securities to total investments	16.14	14.78	22.89	22.88	82.94	79.03	34.23	61.33	37.09	42.71	24.40	26.80
11. Ratio of Interest income to total assets	9.20	9.09	9.64	9.30	10.07	9.76	10.26	9.07	9.67	7.68	9.58	9.00
12. Ratio of net interest margin to total assets	3.01	2.86	3.08	2.91	3.60	3.50	4.01	3.41	2.54	1.97	3.08	2.81
13. Ratio of non-interest income to total assets	1.45	1.41	1.21	1.58	0.52	0.69	2.72	3.05	1.40	1.98	1.39	1.66
14. Ratio of intermediation cost to total assets	2.90	2.23	2.93	2.54	2.54	2.74	3.37	3.17	2.04	1.80	2.83	2.39
15. Ratio of wage bills to intermediation cost	72.99	71.25	76.04	72.73	86.18	86.48	31.82	33.08	42.08	41.56	68.63	65.63
16. Ratio of wage bills to total expenses	23.29	18.76	23.44	20.69	24.31	26.35	11.15	11.88	9.35	9.96	20.83	18.31
17. Ratio of wage bills to total income	19.89	15.10	20.50	16.99	20.66	22.68	8.26	8.66	7.75	7.75	17.71	14.73
18. Ratio of burden to total assets	1.45	0.81	1.71	0.96	2.02	2.05	0.65	0.12	0.64	-0.18	1.44	0.73
19. Ratio of burden to interest income	15.80	8.96	17.77	10.37	20.03	20.98	6.31	1.37	6.60	-2.34	15.03	8.12
20. Ratio of operating profits to total assets	1.55	2.05	1.36	1.94	1.59	1.45	3.36	3.28	1.90	2.15	1.64	2.08
21. Return on assets	0.60	0.81	0.35	0.73	1.31	1.15	1.10	1.40	0.77	0.83	0.57	0.83
22. Return on equity	13.50	18.42	6.65	13.89	19.35	16.38	11.97	15.32	13.52	14.19	10.41	15.29
23. Cost of deposits	7.58	7.57	7.17	6.95	7.50	7.19	6.74	6.08	7.80	7.34	7.35	7.14
24. Cost of borrowings	5.62	4.26	8.78	7.13	6.47	6.31	7.48	7.30	5.55	1.52	6.96	4.64
25. Cost of funds	7.50	7.47	7.19	6.95	7.39	7.10	6.96	6.47	7.67	6.31	7.33	6.97
26. Return on advances	10.75	9.72	11.49	10.56	12.27	12.11	13.12	11.64	11.68	8.75	11.46	10.19
27. Return on investments	10.68	10.77	11.41	11.02	19.06	18.07	11.03	10.36	11.19	9.18	11.27	10.75
28. Return on advances <i>adjusted</i> to cost of funds	3.25	2.25	4.30	3.61	4.88	5.01	6.16	5.17	4.01	2.44	4.13	3.22
29. Return on investments <i>adjusted</i> to cost of funds	3.18	3.30	4.22	4.07	11.67	10.97	4.07	3.89	3.52	2.86	3.94	3.78

Source: Compiled from annual accounts of banks of respective years.